Case 16-05275 Doc 1 Fill in this information to identify your case:		Entered 02/18/16 14:51:10 age 1 of 65	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Brianna	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's license or passport		Last name
	Bring your picture	Edot Hallio	Last Hallie
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	•	Middle name	Middle name
	Include your married or maiden names.	Last name	Last name
		Last name	Last Hame
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- <u>8122</u>	xxx - xx-
	of your Social Security number or	OR	OR
	federal Individual	9 xx - xx-	9 xx - xx-
	Taxpayer Identification number (ITIN)		

12/15

Brianna Case 16-05275 Doc 1 Filed 02/1/8/16 Entered @2418/16/14461:10 Desc Main Debtor 1 Page 2 of 65 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 4927 W Crystal Number Street Number Street Illinois 60651 Chicago Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Brianna Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16 (14/151:10 Desc Main Debtor 1 Document Document Page 3 of 65 Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or

being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

Yes. Debtor
District

Relationship to you	
Case number, if known	

Debtor

District \_\_\_\_\_\_Whe

Relationship to you

Case number, if known

11. Do you rent your residence?

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

✓ No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

When

Brianna Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16/14/51:10 Desc Main Debtor 1 Page 4 of 65 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

## 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the

internet, even after I reasonably tried to

Active duty.

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

internet, even after I reasonably tried to

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Brianna Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16 (14:51:10 Desc Main Page 6 of 65 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Brianna Dunn Signature of Debtor 2 Signature of Debtor 1 Executed on \_ 2/18/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

Debtor 1 Brianna Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16 (14-4):51:10 Desc Main Document Plane Page 7 of 65

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Michael Spangler 63	10219	Date	2/18/2016	
Signature of Attorney for D			MM / DD / YYYY	
Michael Spangler 631021	9			
Printed name				
Semrad Law Firm				
Firm name				
Number	Street			
City	Sta	ate	Zip Code	
Contact phone		E	mail address	

Doc 1 Filed 02/18/16 Fntered 02/18/16 14:51:10 Desc Main Fill in this information to identify your case: Debtor 1 Brianna Dunn First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$1,050.00 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$1,050.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$5,000.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$5,000.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$1,292.03 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,167.00

Debtor 1 Brianna Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16 (14-4):51:10 Desc Main	
First Name Middle Name Docume Page 9 of 65	
Part 4: Answer These Questions for Administrative and Statistical Records	
6. Are you filing for bankruptcy under Chapters 7, 11, or 13?	
No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.	
✓ Yes.	
7. What kind of debt do you have?	
Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.	
Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.	
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$0.00

		Case 16-05275		Filed 02/18/16	Entered 02/18	8/16 14:51:10	Desc	Main
Fill in this	informa	ation to identify your case:			J			
Debtor 1		Brianna First Name	Middle	Dunn Name Last N	lame			
Debtor 2 (Spouse, i	if filing)	First Name	Middle	Name Last N	lame			
United Sta	ates Ba	nkruptcy Court for the:	Northern	District of III	_			
Case num	nber			(8	State)			
Officia	al Fo	orm 106A/B					[	Check if this is an amended filing
		A/B: Prope	rty					12/1
category v responsib write your Part 1:	where yole for some name	ou think it fits best. Be supplying correct inforn and case number (if knoribe Each Residenc	as complete and nation. If more s wn). Answer eve e, Building, I	an asset only once. If an accurate as possible. It pace is needed, attach a ery question.  Land, or Other Real any residence, building	f two married people a a separate sheet to th I Estate You Own	are filing together, both is form. On the top of a or Have an Interes	n are equa any additi	lly
1. D0 y0t		o to Part 2	itable interest in	any residence, building	, ianu, or similar prop	erty:		
	Yes. V	Where is the property?						
1.1	Street	address, if available, or o	ther description	What is the property? Single-family home Duplex or multi-unit		the amount of ar	ny secured	ms or exemptions. Put claims on <i>Schedule D:</i> ns <i>Secured by Property.</i>
				Condominium or co	poperative	Current value entire property		Current value of the portion you own?
	Numb	er Street State	Zip Code	Land Investment property Timeshare Other	,		as fee sim	our ownership ple, tenancy by state), if known.
				Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the d	lebtors and another u wish to add about th	k one. Check if th (see instru		munity property
If you	own or	have more than one, list he	ere:	property identificatio	in number.			
1.2	Street	address, if available, or o	ther description	What is the property' Single-family home Duplex or multi-unit	t building	the amount of ar	ny secured Have Clain	ms or exemptions. Put claims on Schedule D: ns Secured by Property.
				Condominium or co Manufactured or mo	•	entire property		Current value of the portion you own?
	Numb	er Street State	Zip Code	Investment property Timeshare Other	, 		as fee sim	our ownership ple, tenancy by state), if known.
	,		,	Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the d	lebtors and another u wish to add about th	k one. Check if the (see instru	ictions)	munity property

Debtor 1 Brianna Case 16-05275 Doc 1 First Name Middle Name	Filed 02/18/16 Entered 02/18/14	் 4.51: <u>10 Desc Main</u>
1.3 Street address, if available, or other description	Documerination Page 11 of 65  What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
Number Street  City State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Other information you wish to add about this item, property identification number:	Check if this is community property (see instructions)
	all of your entries from Part 1, including any entries are.	
Do you own, lease, or have legal or equitable interest	t in any vehicles, whether they are registered or not? I also report it on Schedule G: Executory Contracts and Unex cycles	
3.1 Make  Model: Year: Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
3.2 Make  Model: Year: Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
	Check if this is community property (see instructions)	

otor 1	BriannaCase 16-05275 Doc 1	Filed 02/1/8/16 Entered 02/1/8/14	bo@iduA4wbo1: <u>10 Des</u>	<u>c Main</u>	
	First Name Middle Name	Document Page 12 of 65			
3.3	Make	Who has an interest in the property? Check		laims or exemptions. Put	
	Model:	one.	•	ed claims on Schedule D:	
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Proper		
	Approximate mileage:	Debtor 2 only	Current value of the Current value of		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured c	laims or exemptions. Put	
	Model:	one.	the amount of any secured claims on Schedule		
	Year:	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Command oralize of the	
	Other information:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?	
	Cirici information.	At least one of the debtors and another			
		Check if this is community property (see			
Exa		instructions)  ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories			
Exa	mples: Boats, trailers, motors, personal watercra	her recreational vehicles, other vehicles, and access	Do not deduct secured c	laims or exemptions. Put ed claims on <i>Schedule D:</i>	
Exa	mples: Boats, trailers, motors, personal watercra No Yes  Make	ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check	Do not deduct secured c	•	
Exa	mples: Boats, trailers, motors, personal watercra  No  Yes  Make  Model:	ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.	Do not deduct secured countries the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property.	
Exa	mples: Boats, trailers, motors, personal watercra  No Yes  Make  Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured conthe amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the	
Exa	mples: Boats, trailers, motors, personal watercra  No  Yes  Make  Model:  Year:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured countries the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property.	
Exa	mples: Boats, trailers, motors, personal watercra  No Yes  Make  Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured conthe amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the	
Exa	mples: Boats, trailers, motors, personal watercra  No Yes  Make  Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured conthe amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the	
4.1	mples: Boats, trailers, motors, personal watercra  No Yes  Make  Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?	ed claims on Schedule D: nims Secured by Property. Current value of the	
4.1	mples: Boats, trailers, motors, personal watercra  No Yes  Make  Model: Year: Approximate mileage:  Other information:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  daims or exemptions. Put ed claims on Schedule D:	
4.1	mples: Boats, trailers, motors, personal watercra  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:  Year:  Make Model: Year:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property  Current value of the portion you own?  claims or exemptions. Put ed claims on Schedule D:	
4.1	mples: Boats, trailers, motors, personal watercra  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classifications	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.	
4.1	mples: Boats, trailers, motors, personal watercra  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:  Year:  Make Model: Year:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule D: hims Secured by Property.  Current value of the portion you own?  Laims or exemptions. Put	
4.1	mples: Boats, trailers, motors, personal watercra  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the	
4.1	mples: Boats, trailers, motors, personal watercra  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the	

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First Name Doc 1

Do you own or h	ave any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
6. Household good		
<b>—</b>	oliances, furniture, linens, china, kitchenware	
No		
Yes. Describe	Used Furniture	\$500.00
7. Electronics		
•	ns and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ns; electronic devices including cell phones, cameras, media players, games	
No Solidorio	is, stocker to de note interesting con prientes, camerate, media payore, games	
Yes. Describe		
res. Describe		
8. Collectibles of va		
	and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; bin, or baseball card collections; other collections, memorabilia, collectibles	
✓ No		
Yes. Describe		
9. Equipment for sp		
	hotographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ks; carpentry tools; musical instruments	
No	·,·.,·.,·.,	
Yes. Describe		
ICS. Describe		
10. Firearms		
Examples: Pistols, ri	fles, shotguns, ammunition, and related equipment	
Examples: Pistols, ri	fles, shotguns, ammunition, and related equipment	
Examples: Pistols, ri	fles, shotguns, ammunition, and related equipment	
Examples: Pistols, ri	fles, shotguns, ammunition, and related equipment	
Examples: Pistols, ri No Yes. Describe  11. Clothes	fles, shotguns, ammunition, and related equipment  clothes, furs, leather coats, designer wear, shoes, accessories	
Examples: Pistols, ri No Yes. Describe  11. Clothes		
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday		\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe	clothes, furs, leather coats, designer wear, shoes, accessories	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv	Used Clothing jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv No Yes. Describe	Used Clothing  jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv No Yes. Describe  13. Non-farm anima	Used Clothing  jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv No Yes. Describe  13. Non-farm anima Examples: Dogs, ca	Used Clothing  jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv No Yes. Describe  13. Non-farm anima Examples: Dogs, ca	Used Clothing  jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv No Yes. Describe  13. Non-farm anima Examples: Dogs, ca	Used Clothing  jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv No Yes. Describe  13. Non-farm anima Examples: Dogs, ca	Used Clothing  jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv No Yes. Describe  13. Non-farm anima Examples: Dogs, ca	Used Clothing  jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er  Is ts, birds, horses	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv No Yes. Describe  13. Non-farm anima Examples: Dogs, ca No Yes. Describe  14. Any other perso	Used Clothing  jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er  Is ts, birds, horses	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv No Yes. Describe  13. Non-farm anima Examples: Dogs, ca	Used Clothing  jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er  Is ts, birds, horses	\$500.00
Examples: Pistols, ri No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silv No Yes. Describe  13. Non-farm anima Examples: Dogs, ca No Yes. Describe  14. Any other perso No Yes. Describe	Used Clothing  jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er  Is ts, birds, horses	\$500.00

Brianna Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16 (1):40:51:10 Desc Main
First Name Document Page 14 of 65 **Describe Your Financial Assets** 

Do	you own or have a	ny legal or equitable inte	rest in any of the following	?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	✓ No	e in your wallet, in your home, in a sa	afe deposit box, and on hand when yo	u file your petition  Cash:	
17.			certificates of deposit; shares in credi nts with the same institution, list each		
	✓ Yes		Institution name:		
		17.1. Checking account:	Netspend Prepaid Debit		\$50.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:	_	_	
18.		or publicly traded stocks evestment accounts with brokerage	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	Non-publicly traded st an LLC, partnership, a		ed and unincorporated businesse	es, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Doc 1 Filed 021/18/16 Entered 02/18/16 11:10 Desc Main Document Page 15 of 65 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	BriannaCa First Name	ase 1	6-05275	Doc 1 Middle Name		02/1/8/16 cumheinlit <sup>me</sup>			6/1k4v51: <u>10</u>	Desc Main
24.				tion IRA, in a , 529A(b), and		a qualifie	d ABLE progra	m, or under	a qualified sta	te tuition program.	
		No Yes	Institutio	on name and d	escription. Sep	parately file	the records of a	ny interests.1	1 U.S.C. § 521(	(c):	
25.		sts, equita rcisable fo			s in property	(other th	an anything lis	ted in line 1)	, and rights or	powers	
		Yes. Desc	ribe								
26.	Еха		net dom				r intellectual pro yalties and licens		nts		
27.			ding per	and other ge mits, exclusive			ssociation holdir	gs, liquor lice	nses, professio	nal licenses	
Mor	ney (	or prope	rty ow	ved to you?	•						Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax	refunds ov	ved to y	ou							
		Yes. Give s about you al	them, in ready file	nformation Icluding whethe ed the returns ars	er					Federal: State: Local:	
29.		nily suppor		ımp sum alimo	ny, spousal suj	oport, child	l support, mainte	nance, divorc	e settlement, pro	operty settlement	
	Ħ	No Yes. Give s	pecific ir	nformation						Alimony: Maintenance:	
										Support:  Divorce settlement  Property settlemen	
30.	Exar	<i>nples:</i> Unpa	id wage	one owes you is, disability ins ity benefits; unp			lity benefits, sick omeone else	pay, vacation	pay, workers' co		
		Yes. Descri	be								

Debt	tor 1	BriannaCase 16 First Name	6-05275	Doc 1 Middle Name	Filed 02/18/16 Documernt	Entered 02/418/1/ Page 17 of 65	166/144v51: <u>10 D</u>	esc Main
31.		rests in insurance particles: Health, disabi		rance; health		edit, homeowner's, or rente	r's insurance	
		No Yes. Name the insur of each policy and lis		-	Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		neone who has died eeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar				have filed a lawsuit or moce claims, or rights to sue	ade a demand for payme	nt	
34.	Othe to se		unliquidated (	claims of ev	ery nature, including co	unterclaims of the debtor	and rights	
35.	<b>✓</b>	financial assets yo No Yes. Describe	u did not alre	ady list				
36.			-			es for pages you have att		\$50.00
Part	5:	Describe Any B	susiness-Re	elated Pro	perty You Own or Ha	ave an Interest In. Lis	st any real estate in	n Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	st in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable or No Yes. Describe	commissions	s you alread	y earned			
39.		ce equipment, furn mples: Business-rela			odems, printers, copiers, fa	x machines, rugs, telephone	es, desks, chairs, electroni	ic devices
		No Yes. Describe						

Deb	tor 1 Brianna ase IC	D-U5275 DUCT FILEU UZPIMO/TO EINETEU WZGELTOWNIEG (TEAGODE). IU D	esc Main
40.	First Name  Machinery, fixtures, equ	Middle Name Documeth Page 18 of 65 uipment, supplies you use in business, and tools of your trade	
	<b>✓</b> No		
	Yes. Describe		<u> </u>
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnershi	ps or joint ventures	
	✓ No	Name of entity: % of ownership:	
	Yes. Give specific	name of entity. 70 of ownership.	
	information about them		_
43. <b>(</b>	Customer lists, mailing	lists, or other compilations	_
	No	,	
	_	clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	□ No		
	Yes. Descri	he	
	_		
44.	Any business-related p	roperty you did not already list	
	<b>✓</b> No		
	Yes. Give specific information		
	inionnation		<u> </u>
			<del></del>
	dd the dollar value of al art 5. Write that number	I of your entries from Part 5, including any entries for pages you have attached here▶	
Part		arm- and Commercial Fishing-Related Property You Own or Have an Interest In interest in farmland, list it in Part 1.	
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	✓ No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims or exemptions
47.			
	Examples: Livestock, pou	литу, тarm-raisea тish	
	✓ No  Yes. Describe		1

Deb	tor 1 BriannaCaSe 1 First Name	6-05275	Doc 1 Middle Name	Filed 02₺18/16 Document	Entered 02s Page 19 of 6	/118/116/11: <u>10</u> 5	Desc I	<u>//ain</u>
48.	Crops-either growing	or harvested		Doddinone	. ago 20 0. 0			
	<b>✓</b> No							
	Yes. Describe							
49.	Farm and fishing equ	ipment, impler	nents, mach	inery, fixtures, and too	s of trade			
	<b>✓</b> No							
	Yes. Describe							
50.	Farm and fishing sup	plies, chemica	ls, and feed					
	<b>✓</b> No							
	Yes. Describe							
51.	Any farm- and comme			rty you did not already	ist			
	<b>✓</b> No							
	Yes. Describe							
		-		6, including any entries			-	
IOI F	art 6. Write that number	nere						
Part	7: Describe All P	operty You	Own or Ha	ave an Interest in T	hat You Did Not	List Above		
53.	Do you have other pro			not already list?				
	Examples: Season ticker	s, country club r	nembership					
	✓ No							
	Yes. Give specific information							
								_
							ſ	
54. A	dd the dollar value of a	II of your entri	es from Part	7. Write that number he	ere			
							L	
Part	8: List the Totals	of Each Pai	rt of this F	orm				
55 F	Part 1: Total real estate	line 2				•		
00.1						,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
1	oart 2 total vehicles, lin							
57. <b>P</b>	art 3: Total personal ar	nd household i	tems, line 15	\$1000.0	0			
58. <b>P</b>	art 4: Total financial as	sets, line 36		\$50.00				
59. <b>F</b>	Part 5: Total business-r	elated propert	y, line 45					
60. <b>F</b>	Part 6: Total farm- and	fishing-related	property, lin	ne 52				
61. <b>F</b>	Part 7: Total other prop	erty not listed,	line 54					
62. 1	Total personal property	Add lines 56 th	rough 61			]		± \$1050 00
			-	\$1050.0		Copy personal property to	otal ►	+ \$1050.00
							Ī	\$1050.00
63. <b>T</b>	otal of all property on S	Schedule A/B.	Add line 55 +	line 62				+

Fill i	in this informa	Case 16-05275 ation to identify your case:	Doc 1	Filed 02/	18/16	Entered 0	2/18/16 1	4:51:10	Desc Main
	otor 1	Brianna First Name	Middle	e Name	Dunn Last N	ame	_		
	otor 2 ouse, if filing)	First Name		e Name	Last N		-		
Unit	ted States Ba	nkruptcy Court for the:	Northern		District of Illi		_		
	se number nown)				(8	State)	_		
Of	ficial F	orm 106C							Check if this is amended filing
Sc	hedule	C: The Prop	erty Yo	u Claim	as Ex	cempt			12/
s to exer ece exer orop	mpted up eive certa mption of perty is detail: Identi Which set	pecific dollar amour to the amount of an in benefits, and tax-	nt as exemply applicable exempt retivalue under that amount that a	tt. Alternativele statutory irement funder a law that nt, your exempt ck one only, even exemptions. 11	vely, you limit. So ds—may t limits the emption v	may claim the me exemption be unlimited ne exemption would be limited by the bouse is filing with y 22(b)(3)	e full fair m ns—such a in dollar ai to a particu ted to the a	arket value s those for nount. Hov ılar dollar a	claim. One way of doing se of the property being health aids, rights to wever, if you claim an amount and the value of the statutory amount.
		ription of the property ar lle A/B that lists this prop		Current value of the portion you		Amount of the exemption you claim		Spec	ific laws that allow exemption
	on concut	ne 745 that hots this prop	own Copy t	the value from dule A/B	Check on	nly one box for eac	h exemption.		
	Brief description:	Netspend Prepaid D	ahit S	\$50.00	<b>7</b>			_	735 ILCS 5/12-1001(b)
	Line from Schedule A		<u> </u>		100%	\$50 6 of fair market val cable statutory lim			
	Brief	Used Furniture		\$500.00	<b>☑</b>	· · · · · · · · · · · · · · · · · · ·			735 ILCS 5/12-1001(b)
	description: Line from Schedule A				100%	\$50 % of fair market val cable statutory lim			
3.	(Subject to	aiming a homestead exently adjustment on 4/01/16 and adjustment of 4/0	every 3 years a	fter that for case	5? es filed on or	r after the date of a	adjustment.)		

No Yes

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First Name Doc 1 Part 2: Additional Page

Brief description of the pro on Schedule A/B that lists	•	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Used Cloth Line from Schedule A/B: 11	ing	\$500.00	\$500.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)

Fill in this informa	Case 16-05275 ation to identify your case:		02/18/16	Entered 02/18/	16 14:51:10	Desc Main	
Debtor 1	Brianna First Name	Middle Name	Dunn Last N	ame			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame			
United States Ba	nkruptcy Court for the:	Northern	District of Illi	inois State)			
Case number (If known)			`	·			
	orm 106D					am	eck if this is an ended filing
Schedu	le D: Credite	ors Who Ha	ve Clain	ns Secured	by Proper	rty	12/1
correct inforr	nation. If more spa	possible. If two mace is needed, copy all pages, write you	the Additiona	al Page, fill it out, r	number the entri	•	
No. Ch	ditors have claims secuneck this box and submit the li in all of the information b	nis form to the court with yo	our other schedules	s. You have nothing else t	o report on this form.		
Part 1: List A	All Secured Claims						
claim. If mor	e than one creditor has a	nas more than one secure particular claim, list the ot all order according to the cr	her creditors in Pa	' '	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Fill in	this informa	Case 16-05275		02/18/16	Entered 02/	18/16 14:51:10	) Desc	Main	
		, ,			<del></del>				
Debto		Brianna First Name	Middle Name	Dunn Last N	ame				
Debto	or 2								
(Spot	use, if filing)	First Name	Middle Name	Last N	ame				
Unite	d States Ba	nkruptcy Court for the:	Northern	District of III	inois				
Case	number			(8	State)				
(If knc									
Offi	cial Fo	rm 106E/F				<del>_</del>	Chec	k if this is an	amended filing
Sc.	hadu	lo F/F∙ Cro	ditors Who	Have II	neacurac	l Claime			4045
			ole. Use Part 1 for creditors						12/15
106Å/l are lis the bo	B) and on S ted in Sche exes on the	Schedule G: Executory edule D: Creditors Who left. Attach the Contin	xpired leases that could re Contracts and Unexpired of Hold Claims Secured by huation Page to this page. Y Unsecured Claims	d Leases (Officia y Property. If mo . On the top of a	al Form 106G). Do r ore space is neede	not include any credito d, copy the Part you no	ors with parti eed, fill it out	ally secured , number th	l claims that e entries in
1.	Do any cre	ditors have priority uns	secured claims against yo	ou?					
	✓ No. Go	to Part 2.							
	Yes.								
	identify wha possible, list	t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	claims. If a creditor has mo aim has both priority and nor al order according to the cre ds a particular claim, list the	npriority amounts editor's name. If y other creditors in	, list that claim here a rou have more than t n Part 3.	nd show both priority an	d nonpriority a	amounts. As r	much as
	(For an expl	lanation of each type of c	daim, see the instructions for		i istruction bookiet.)				
	(For an exp	lanation of each type of c	alm, see the instructions for		ristruction booklet.)		Total claim		Nonpriority
	(For an exp	anation of each type of c	aaim, see the instructions for		risti detiori bookiet.)		Total claim	Priority amount	Nonpriority amount

Filed 02/18/16 Entered 02/18/16 11:10 Desc Main Brianna Case 16-05275 Doc 1 Debtor 1 Document Page 24 of 65 Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 City of Chicago Parking \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60602 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Ⅵ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No

Yes

Filed 02½18/16 Entered 02/18/16 (1.4:51:10 Desc Main Document Page 25 of 65 Debtor 1 Brianna Case 16-05275
First Name Doc 1

LIST OTHERS	s to be Notified	About a Debt III	at 100 Alleady Listed				
collection agency agency here. Simi	y is trying to collect ilarly, if you have mo	from you for a debt ore than one credito	your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a ou owe to someone else, list the original creditor in Parts 1 or 2, then list the collection for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you its in Parts 1 or 2, do not fill out or submit this page.				
HARRIS & HARR	RIS LTD		On which entry in Part 1 or Part 2 did you list the original creditor?				
111 W JACKSON	BLVD S-400		Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
Number Stree	Number Street		Part 2: Creditors with Nonpriority Unsecured Claims				
CHICAGO	Illinois	60604	Last 4 digits of account number				
City	State	Zip Code	<u> </u>				

Debtor 1 Brianna Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16 (14-4)-51:10 Desc Main

t Name

amount here.

6j. Total. Add lines 6f through 6i.

Documet Name

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\$5,000.00

6j.

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$0.00 **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i.

Fill in this inform	Case 16-05275 nation to identify your case		02/18/16	Entered 02	/18/16 14:51:10	Desc Main
Debtor 1	Brianna First Name	Middle Name	Dunn Last N	ame		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame		
United States Ba	ankruptcy Court for the:	Northern	District of III (\$	inois State)		
Official I	Form 106G					Check if this is a amended filing
Schedul	e G: Execute	ory Contracts	and Un	expired L	eases	12/1
•	d, copy the additional pa			•		ing correct information. If more onal pages, write your name and
		contracts or unexpired m with the court with your of		ou have nothing else	a to report on this form	
		low even if the contracts or		· ·	·	/B).
•		pany with whom you hav structions for this form in the				ase is for (for example, rent, d unexpired leases.
Person	or company with whom	n you have the contract or	· lease		State what the contrac	t or lease is for

		Case 16-0527	5 Doc 1 Filed 0	12/18/16 Entered	02/18/16 14:51:10	Desc Main
Fill	in this informa	ation to identify your case			17710/10 14.51.10	Desc Main
De	btor 1	Brianna	Mistella Nassa	Dunn		
De	btor 2	First Name	Middle Name	Last Name		
(Sp	ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	nkruptcy Court for the:	Northern	District of Illinois		
_	se number			(State)		
•	,	orm 106H				Check if this is a amended filing
		H: Your Co	odebtors			12/1
1.	Do you hav No Yes	e any codebtors? (If yo	u are filing a joint case, do not	list either spouse as a codebi	tor.)	ase number (if known). Answer
	✓ No. Go	o to line 3. Id your spouse, former sp	erto Rico, Texas, Washington, a	,		
	☐ Ye	es. In which community s	tate or territory did you live?	Fi	II in the name and current addres	ss of that person.
		Name of your spouse, for	ormer spouse, or legal equivale	ent	_	
		Number Street			_	
		City	State	Zip Code	<u> </u>	
3.	as a codebt	or only if that person i	s a guarantor or cosigner. N	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> blumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Debtor 1 Brianna First Name  Debtor 2 (Spouse, if filling) First Name  United States Bankruptcy Court for the: N	Middle Name	_					
First Name  Debtor 2 (Spouse, if filing) First Name	Middle Name		,	,9			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Dunn					
(Spouse, if filing) First Name		Last Name		Che	eck if this is:		
						Lfiling	
United States Bankruptcy Court for the: N	Middle Name	Last Name			An amended	Ü	
	orthern	District of Illinois (State)				nt showing post of the following	-petition chapter date:
Case number (If known)					MM / DD / Y	YYY	
Official Form 106l Schedule I: Your Incon	ne						12
nformation about your spouse. If pages, write your name and case notes and case notes.  Part 1: Describe Employment				eet to this form	i. On the t	cop or any a	additional
Fill in your employment		Debtor 1		D	ebtor 2		
information.	ployment status				1		
If you have more than one	proyment status	✓ Employed			Employed		
job,		■ Not Employed			Not Employ	red	
inionnation about additional	cupation	Cashier					
	nlovor's name	Ralphs Grocery	Company				
employers. En	ployer's name	raipris Croccry	Company				
Include part time, seasonal	•						
Include part time, seasonal	nployer's address	1100 W Artesia E Number Street		N	umber Street		
Include part time, seasonal, or	•	1100 W Artesia E		Ne	umber Street		
Include part time, seasonal, or self-employed work.  Occupation may include	•	1100 W Artesia E Number Street	Blvd		umber Street		
Include part time, seasonal, or self-employed work.  Occupation may include student	•	1100 W Artesia E		90220	umber Street	State	Zip Code

4. Calculate gross income. Add line 2 + line 3.

\$1,273.39

Debtor 1 Brianna Case 16-05275 Entered @2418/16 14:51:10 Desc Main Doc 1 Filed 02/16/16 Middle Name Documentame Page 30 of 65 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$1,273.39 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$269.36 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 \$269.36 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,004.03 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs \$288.00 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$288.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,292.03 \$1,292.03 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$1,292.03 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-0!	5275 Doc 1	Filed 02	/18/16 F	<u> -ntered 02/1</u> 8	3/16 14:51:10	Desc Ma	ιin
Fill in this inform	ation to identify you	ır case:				,, = 0 = = = .		•••
Debtor 1	Brianna			Dunn				
	First Name	Midd	le Name	Last Nam	ne			
Debtor 2						Check if this is:		
(Spouse, if filing)	First Name	Midd	le Name	Last Nam	ne	An amended filir	ıg	
United States Ba	ankruptcy Court for	the: Northern	[	District of <u>Illino</u> (Sta		A supplement sheepenses as of t		
Case number (If known)				•		MM / DD / YYY	<u></u>	
Official F	orm 106	 J						
		Expenses						12/1
nformation. If m if known). Answ		ded, attach another s n.				sponsible for supplyir ages, write your nam		mber
1. Is this a joint	case?							
✓ No. Go t	to line 2							
Yes. Do	es Debtor 2 live ir	n a separate househo	old?					
	No							
	Yes. Debtor 2 mu	ıst file Official Forms 1	06J-2, <i>Expense</i> :	s for Separate I	Household of Debtor 2	2.		
2. Do you have	dependents?	No						
Do not list De Debtor 2.	btor 1 and	Yes. Fill out this in each dependent	formation for	Dependent's Debtor 1 or Child	s relationship to Debtor 2	Dependent's age 2 years	Does deperment with you?  No.  Yes.	endent live
Do your expenses of than yourself and dependents:	people other your	✓ No Yes						
Part 2: Estim	nate Your Ongo	oing Monthly Exp	enses					
expenses as of applicable date	f a date after the b		this is a supple	emental Sche	dule J, check the bo	ment in a Chapter 13 ox at the top of the for	•	ne
•	•	ded it on Schedule I:		-				Your expenses
	r home ownershi the ground or lot. 4	p expenses for your	<b>residence.</b> Inclu	ide first mortga	ge payments and		4.	\$0.00
	ded in line 4:							
4a. Real est	ate taxes						4a	\$0.00
4b. Property	, homeowner's, or	renter's insurance					4b.	\$0.00
4c. Home m	aintenance, repair,	and upkeep expenses					4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Brianna Case 16-05275 Doc 1 Debtor 1

Document Page 32 of 65 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$200.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$150.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies 7. \$567.00 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$50.00 9. 10. Personal care products and services \$50.00 10. 11. Medical and dental expenses \$50.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$100.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b

\$0.00

\$0.00

\$0.00

20c

20d

20e

20c. Property, homeowner's, or renter's insurance

20d. Maintenance, repair, and upkeep expenses 20d.

20e. Homeowner's association or condominium dues

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Firs	t Name Middle Name Docume	ethtee Page 33 of 65		
21.Other. Spe	əcify:		21	0.00
22. Calculate	your monthly expenses.		\$1,167	<b>'.00</b>
22a. Add I	ines 4 through 21.		\$0	0.00
22b. Copy	line 22 (monthly expenses for Debtor 2), if any, from Official Fo	orm 106J-2	\$1,167	<b>'.00</b>
22c. Add li	ine 22a and 22b. The result is your monthly expenses.	:	22.	
23. Calculate	your monthly net income.			
23a. Copy	line 12 (your combined monthly income) from Schedule I.	2	23a <b>\$1,292</b>	2.03
23b. Copy	your monthly expenses from line 22 above.	2	23b <b>\$1,167</b>	<u>7.00</u>
23c. Subtra	act your monthly expenses from your monthly income.		\$125	i.03
The	result is your monthly net income.	2	:3c	
24. Do you e	xpect an increase or decrease in your expenses within the	e year after you file this form?		
	nple, do you expect to finish paying for your car loan within the your payment to increase or decrease because of a modification to			
<b>✓</b> No				
Yes				
	Explain here:			
	<u> </u>			

page 3

		Case 16-0527!	5 Doc 1 Filed (	72/18/16	Entered 02	<u>/1</u> 8/16 14:51:10	Desc Main		
Filli	in this inform	ation to identify your case		1271111111	J IMETER (72)	10/10 14.31.10	Desc Main		
Deb	otor 1	Brianna		Dunn					
	otor 2	First Name	Middle Name	Last N					
(Зр	ouse, ii iiiiiig	First Name	Middle Name	Last N	ame				
Unit	ted States Ba	ankruptcy Court for the:	Northern	District of III	inois State)				
	se number			(0	otate)				
(If kı	nown)						— a		
Of	ficial F	Form 106De	<u>C</u>				Check if this is an amended filing		
De	clarat	ion About aı	n Individual De	ebtor's	Schedules	5	12/1		
lf two	o married p	eople are filing togethe	r, both are equally respons	sible for supply	ying correct inform	nation.			
prop 1519		d in connection with a					ing property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,		
	Did you pa	y or agree to pay some	one who is NOT an attorne	y to help you t	ill out bankruptcy	forms?			
	<b>✓</b> No								
Yes. Name of person					Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
		alty of perjury, I declare re true and correct.	e that I have read the summ	nary and sched	lules filed with this	declaration and			
×	/s/ Briann	a Dunn			×				
	Signature of	f Debtor 1			Signature of De	ebtor 2			
	Date <u>2/18/2</u>	2016 DD/YYYY			Date				

Case nis information to id	16-05275 lentify your case	Doc 1	Filed 02/18/16	Entered 02	2/1 <mark>8/16 14:51:1</mark>	0 Desc Main
	joining your oaco		Dunn			
	me	Middle	Name Last Nar	me		
	me	Middle	Name Last Nar	me		
States Bankruptcy	Court for the:	Northern				
			(			
cial Form	107					Check if this is a amended filing
		al Affairs	for Individua	ıls Filing	for Bankru	ptcv 12/1
s needed, attach a	a separate shee	et to this form. O	n the top of any additional	pages, write yo		
What is your cur	rent marital sta	tus?				
Married  Not married						
During the last 3	/ears, have yoι	ı lived anywhere	other than where you live	now?		
✓ No Yes. List all of	the places you li	ved in the last 3 ye	ars. Do not include where yo	ou live now.		
Debtor 1:			Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
				Same as	Debtor 1	Same as Debtor 1
Number Stre	 et		From	Number Stre	eet	From
			_ To			To
City	State	Zip Code	_	City	State Zi	p Code
				Same as	Debtor 1	Same as Debtor 1
Number Stre	 et		- From	Number Stre	eet	From
			To			To
	First Na  2 e, if filing) First Na  States Bankruptcy number  Cial Form  ement of omplete and accus needed, attach a  Give Details  What is your curr  Married  Not married  During the last 3 y  Yes. List all of the complete of the complet	First Name  2 e, if filing) First Name  States Bankruptcy Court for the:  number  (n)  Cial Form 107  ement of Financi  omplete and accurate as possibles needed, attach a separate sheet  Give Details About Your  What is your current marital state  Married  Not married  During the last 3 years, have you  No  Yes. List all of the places you live  Debtor 1:	First Name Middle  2 e, if filing) First Name Middle  States Bankruptcy Court for the: Northern  number  (n)  Cial Form 107  ement of Financial Affairs  omplete and accurate as possible. If two married is needed, attach a separate sheet to this form. On Give Details About Your Marital Status  What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere  No  Yes. List all of the places you lived in the last 3 yes  Debtor 1:  Number Street  City State Zip Code	First Name Middle Name Last Name  2 e, if filling) First Name Middle Name Last Name  States Bankruptcy Court for the: Northern District of Illin (States)  District of Ill	First Name	First Name

Debtor 1 Brianna Case 16-05275
First Name 
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 Doc 1

Part 2: Explain the Sources of Your Income								
4.	Did you have any income from employment Fill in the total amount of income you received f activities. If you are filing a joint case and you have the last of the	rom all jobs and all businesses	including part-time					
		Debtor 1		Debtor 2				
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2097.32	Wages, commissions, bonuses, tips Operating a business				
	For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips  Operating a business	\$6172.00	Wages, commissions, bonuses, tips Operating a business				
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business				
5.	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intere and you have income that you received together,  List each source and the gross income from each No  Yes. Fill in the details.	d gambling and lottery winnings.						
		Debtor 1		Debtor 2				
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)			
	From January 1 of current year until the date you filed for bankruptcy:	LINK	\$576.00					
	For last calendar year: (January 1 to December 31, 2015 )  YYYY	LINK	\$3,456.00					
	For the calendar year before that: (January 1 to December 31,	LINK	\$3,456.00					

Debtor 1 Brianna Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16 (14/51:10 Desc Main

rst Name Middle Name Docume Page 37 of 65

List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other

Brianna Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16 11:10 Desc Main Debtor 1 Document Page 38 of 65 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Brianna Case 16-05275
First Name Filed 02/18/16 Entered 02/18/16 (14/151:10 Desc Main Document Page 39 of 65 Doc 1

sputes.	iciualing personal l		u a party in any laws claims actions, divorc				stody modifications, and co
No	toilo						
Yes. Fill in the de	tails.	Natur	re of the case	Court or	agency		Status of the case
Case title							Pending
				Court Na	me		On appeal
Case number				Number S	Street		Concluded
				City	State	Zip Code	_
Case title							Pending
Case number				Court Na	me		On appeal
Case number				Number S	Street		Concluded
				City	State	Zip Code	_
	nformation below.		Describe the pro	operty		Date	Value of the
			Describe the pr	operty		Date	Value of the property
Creditor's Nam			_			Date	
Creditor's Nam	ie		Describe the pro-			Date	
	ie		Explain what ha			Date	
Creditor's Nam	ie		Explain what ha  Property was Property was	ppened s repossessed. s foreclosed.		Date	
Creditor's Nam	ie	Zip Code	Explain what ha  Property was Property was Property was	ppened s repossessed. s foreclosed.	I, or levied.	Date	
Creditor's Nam	ne et	Zip Code	Explain what ha  Property was Property was Property was	rppened s repossessed. s foreclosed. s garnished. s attached, seized	I, or levied.	Date	
Creditor's Nam Number Stree	et State	Zip Code	Explain what ha  Property was Property was Property was Property was	rppened s repossessed. s foreclosed. s garnished. s attached, seized	I, or levied.		Property  Value of the
Creditor's Nam	et State	Zip Code	Explain what ha  Property was Property was Property was Property was	repossessed. s foreclosed. s garnished. s attached, seized	I, or levied.		Property  Value of the
Creditor's Nam Number Stree	et State	Zip Code	Explain what ha  Property was Property was Property was Property was Describe the pro  Explain what ha	repossessed. s repossessed. s foreclosed. s garnished. s attached, seized	l, or levied.		Property  Value of the
Creditor's Nam  Number Stree  City  Creditor's Nam	et State	Zip Code	Explain what ha  Property was Property was Property was Property was Describe the pro  Explain what ha	repossessed. s repossessed. s foreclosed. s garnished. s attached, seized operty	I, or levied.		Property  Value of the
Creditor's Nam  Number Stree  City  Creditor's Nam	et State	Zip Code	Explain what ha  Property was Property was Property was Property was Describe the pro  Explain what ha	ppened s repossessed. s foreclosed. s garnished. s attached, seized operty  ppened s repossessed. s foreclosed.	I, or levied.		Property  Value of the

Deb	tor 1		<u>iled 02∮18/16 Entered </u> 02/18/116 /1.4.51 Document Page 40 of 65	: <u>10 Desc</u>	Main
11.		ounts or refuse to make a payment because you o	iny creditor, including a bank or financial institution, set o	off any amounts fi	rom your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name	_		
		Number Street	_		
			Last 4 digits of account number: XXXX-		
		City State Zip Code	<u> </u>		
12.		nin 1 year before you filed for bankruptcy, was an iver, a custodian, or another official?	y of your property in the possession of an assignee for t	he benefit of cred	itors, a court-appointed
		No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wit	thin 2 years before you filed for bankruptcy, did y	ou give any gifts with a total value of more than \$600 per	person?	
	<b>✓</b>	No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift	_		
			_		
		Number Street			
		City State Zip Code  Person's relationship to you	_		
		Person to Whom You Gave the Gift	_		
		Number Street			
		City State Zip Code			
		Person's relationship to you			

		FIRST Name	ivilodie Name Do	ocument Page 41 of 65		
14.	With	nin 2 years before you file		give any gifts or contributions with a total value of mor	e than \$600 to ar	y charity?
		No Yes. Fill in the details for ea	ach gift or contribution.			
		Gifts with a total value o per person	-	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name				
		Number Street	7: 0 1			
Part	6.	City State  List Certain Losses	e Zip Code			
15.	With		for bankruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	<u> </u>	No Yes. Fill in the details.				
	Ц	Describe the property yo how the loss occurred	ou lost and	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
				Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.		
Part	<b>7</b> :	ist Certain Payment	s or Transfers			
16.	seek	ing bankruptcy or prepar	ing a bankruptcy petition	r anyone else acting on your behalf pay or transfer any p? ? t counseling agencies for services required in your bankrupto		ne you consulted about
		No	y pennon proparers, or crear	t courseling agencies for services required in your bankinghe	.y.	
	<b>V</b>	Yes. Fill in the details.		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Semrad Law Firm - \$500.00	2/16/2016	\$500.00
		Person Who Was Paid 20 South Clark Street 28th	Floor			
		Number Street				
		Chicago Illino				
		City State	e Zip Code			
		Email or website address	mont if Not Vo.			
		Person Who Made the Pay	rment, ir not You		1	
		Person Who Was Paid				
		Number Street				
		City State	e Zip Code			
		Email or website address				
		Person Who Made the Pay	ment, if Not You			

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Deb	tor 1	BriannaCase 16-05275 First Name		<u>d 02/18/16</u> cumetht	Entered 02/1/8 Page 42 of 65	/16 <i>(</i> 144;51:	10 Desc	<u>Main</u>	
17.	you	nin 1 year before you filed for ba deal with your creditors or to ma ot include any payment or transfer t	ke payments to you	creditors?	ng on your behalf pay o	r transfer any p	property to anyor	ne who p	romised to help
	<b>✓</b>	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amour	nt of payment
		Person Who Was Paid					-		
		Number Street							
		City State	Zip Code						
18.	Inclu trans	ain 2 years before you filed for be nary course of your business or de both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	financial affairs? sfers made as security					-	
	Ц			Description and property transfe			property or paymets but a paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for lose are often called asset-protection		ransfer any prop	perty to a self-settled tru	st or similar de	vice of which yo	u are a b	eneficiary?
		Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer
		Name of trust							was made

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Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

Debtor 1 BriannaCase 16-05275
First Name Doc 1

	ransferred? ude checking, savings, money r peratives, associations, and oth		cial accounts; certificates of deposit;	nents held in your name, or for shares in banks, credit unions, br		,
<b>V</b>	No					
	Yes. Fill in the details.					
			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closin or transfer
	Person Who Was Paid		— XXXX-	Checking Savings		
	Number Street		<u> </u>	Money market Brokerage		
	City State	Zip Code	<u> </u>	Other		
	Person Who Was Paid		XXXX-	Checking Savings		
	Number Street		<u> </u>	Money market  Brokerage		
			<del></del>	Other		
	City State	Zip Code				
<b>☑</b>	No					
	Yes. Fill in the details.		Who else had access to it?	Describe the con	tents	Do you still have it?
	Yes. Fill in the details.  Name of Financial Institution		Who else had access to it?  Name	Describe the con	tents	
				Describe the con	tents	have it?
	Name of Financial Institution		Name Number Street	Describe the con	tents	have it?
	Name of Financial Institution	Zip Code	Name Number Street		tents	have it?
_	Name of Financial Institution  Number Street  City State	·	Name Number Street	ip Code		have it?
_	Name of Financial Institution  Number Street  City State  re you stored property in a st	·	Name  Number Street  City State Zi	ip Code	otcy?	have it?
_	Name of Financial Institution  Number Street  City State  re you stored property in a st	·	Name  Number Street  City State Zi  other than your home within 1 ye	ip Code ear before you filed for bankru	otcy?	have it?  No Yes  Do you still have it?
_	Name of Financial Institution  Number Street  City State  Ye you stored property in a state  No  Yes. Fill in the details.	·	Name  Number Street  City State Zi  other than your home within 1 ye  Who else had access to it?	ip Code ear before you filed for bankru	otcy?	No Yes  Do you still have it?
_	Name of Financial Institution  Number Street  City State  Ye you stored property in a state  No  Yes. Fill in the details.  Name of Storage Facility	·	Name  Number Street  City State Zi  other than your home within 1 ye  Who else had access to it?  Name  Number Street	ip Code ear before you filed for bankru	otcy?	have it?  No Yes  Po you still have it?

Deb	otor 1	BriannaCase 16-05275 Doc 1 First Name Middle Name	Filed 026	<u>18/16 Er</u> ≝nte Pag	ntered	%/16 /1.451: <u>10 Desc Mai</u>	1
Part	9:	Identify Property You Hold or Contro	I for Some	one Else			
23.	Do y	you hold or control any property that someone No Yes. Fill in the details.	e else owns? I	nclude any pro	perty you borro	wed from, are storing for, or hold in tru	st for someone.
	Ц	res. I ill ill tile details.	Where is th	ne property?		Describe the contents	Value
		Owner's Name	Number Stre	eet		-	
		Number Street				-	
			- City	State	Zin Codo	-	
		City State 7in Code	City –	State	Zip Code		
		City State Zip Code					
		Give Details About Environmental In	itormation				
For	•	urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or loca azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clea	nto the air, land	, soil, surface wa	iter, groundwater		
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispo	•	vironmental law,	whether you now	own, operate, or utilize it	
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Rep	oort al	I notices, releases, and proceedings that you know	about, regardle	ess of when they	occurred.		
24	Uaa	any any ammontol unit matified you that you	may ba liabla a	ar matantially lie	.hlodov ov in	violeties of an anvisammental law?	
24.	паs	any governmental unit notified you that you r	may be liable o	or potentially lia	able under or in	violation of an environmental law?	
	Ħ	Yes. Fill in the details.					
			Governmen	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of haza	rdous material?	,		
		No					
	ä	Yes. Fill in the details.					
			Governmen	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

Debt	or 1	BriannaCase 16-052 First Name	275 Doc 1 Middle Name		<u>Entered</u>	116/114/151: <u>10 Desc</u>	<u> Main</u>
26.	Hav	e you been a party in any	judicial or administra	ative proceeding under ar	ny environmental law	? Include settlements and ord	lers.
	<u> </u>	No					
		Yes. Fill in the details.		Court or organiza		Notice of the coop	Ctatus of the
				Court or agency		Nature of the case	Status of the case
		Case title					Pending
		-		Court Name			On appeal
				Number Street			Concluded
		Case number		- City State	Zip Code		Concluded
Part	11.	Give Details About	Your Rusiness or		•		
27.	With	nin 4 years before you file	ed for bankruptcy, did	you own a business or h	ave any of the follow	ing connections to any busine	ess?
				profession, or other activity,	•	time	
		A member of a limited  A partner in a partners		) or limited liability partnersh	nip (LLP)		
			managing executive of	a corporation			
		An owner of at least 5°	% of the voting or equit	y securities of a corporation			
		No. None of the above appl		- h - l			
	Ш	Yes. Check all that apply ab	bove and fill in the detail		re of the business	Employer Identificat	ion number Do not
						include Social Secur	
		Business Name				EIN:	
		Number Street				Dates business exist	ted
				Name of accounta	ant or bookkeeper		
		City Stat	te Zip Code			FromTo	
				Describe the natu	re of the business	Employer Identificat include Social Secur	
		Business Name				EIN:	
		Number Street				Dates business exist	ted
				Name of accounta	ant or bookkeeper		
		City Stat	te Zip Code			From To	
				Describe the natu	re of the business	Employer Identificat	
						include Social Secur	ity number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accounts	ant or bookkeeper	Dates business exist	ted
		City Stat	ie Zip Code		o. soomoepei	From To	
		Ony State	.c 2ip 000e				

Debtor		ed 02½18/16 Entered 02½18/16/124451:10 Desc Main ocunheinte Page 46 of 65
		give a financial statement to anyone about your business? Include all financial institutions,
<u>[</u>	No Yes. Fill in the details below.	
-	_	Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
Part 1	2: Sign Below	
an	d correct. I understand that making a false statement,	Affairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/16/2016	Date
Di	d you attach additional pages to Your Statement of Fin  No  Yes	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Di	d you pay or agree to pay someone who is not an attorn	ney to help you fill out bankruptcy forms?
<b>✓</b>	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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### **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

n re	Brianna Dunn			Case No.	
_	Debtor				(If known)
				Chapter	Chapter 13
1	DISCLOSURE  DISCLOSURE  Dursuant to 11 U.S.C. § 329(a) and Fed. Ban year before the filing of the petition in bankrup in connection w ith the bankruptcy case is as	kr. P. 2016(b), I certify that otcy, or agreed to be paid		enamed debtor(s) and the	at compensation paid to me within one
	For legal services, I have agreed to accept				\$2,900.0
	Prior to the filing of this statement I have rece	eived			\$500.0
	Balance Due				\$2,400.0
2	The source of the compensation paid to me v	vas:	ecify)		
3	The source of the compensation paid to me is Debtor	s: Other (sp	ecify)		
4	I have not agreed to share the above-dismembers and associates of my law firm	sclosed compensation with	n any other person unless they	are	
	I have agreed to share the above-disclomembers or associates of my law firm. At the people sharing in the compensation	A copy of the agreement,			
5	In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situ				in bankruptcy;
	b. Preparation and filing of any petition	, schedules, statements o	of affairs and plan which may be	e required;	
	c. Representation of the debtor at the	meeting of creditors and o	confirmation hearing, and any a	adjourned hearings there	eof;
	d. Representation of the debtor in adve	ersary proceedings and ot	her contested bankruptcy matte	ers;	
6	By agreement with the debtor(s), the above-	disclosed fee does not inc	lude the following services:		
		(	CERTIFICATION		
	I certify that the foregoing is a complete statem seedings.	ent of any agreement or a	urrangement for payment to me	for representation of the	e debtor(s) in this bankruptcy
	2/18/2016		/s/ Michael S	Spangler 6310219	
	Date		Signatui	re of Attorney	
				nd Law Firm	
			Name	of law firm	

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B 203 (12/94)

## UNITED STATES BANKRUPTCY COURT

#### Northern District of Illinois

In re	Brianna Dunn		Case No.	
	Debtor	Well-1		(If known)
			Chapter	Chapter 13
1	DISCLOSURE OF  Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. year before the filing of the petition in bankruptcy, or in connection with the bankruptcy case is as follows:		or the characters of the late (-) till	
	For legal services, I have agreed to accept			\$2,900.00
	Prior to the filing of this statement I have received			\$500.00
	Balance Due			\$2,400.00
2.	The source of the compensation paid to me was:  Debtor	Other (specify)		
3.	The source of the compensation paid to me is:  Debtor	Other (specify)		
4.	I have not agreed to share the above-disclosed members and associates of my law firm.	d compensation with any other person c	inless they are	
	I have agreed to share the above-disclosed comembers or associates of my law firm. A copy the people sharing in the compensation, is atta	of the agreement, together with a list of	sons who are not f the names of	
5.	In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation,	l to render legal service for all aspects of and rendering advice to the debtor in d	of the bankruptcy case, including: etermining whether to file a petition i	n bankruptcy;
	b. Preparation and filing of any petition, sche	dules, statements of affairs and plan w	nich may be required;	
	c. Representation of the debtor at the meeting	g of creditors and confirmation hearing	, and any adjourned hearings thereo	;. ;
	d. Representation of the debtor in adversary	proceedings and other contested bankn	uptcy matters;	
6.	By agreement with the debtor(s), the above-disclose	ed fee does not include the following se	rvices:	
<del></del>		CERTIFICATION		
l proce	certify that the foregoing is a complete statement of a edings.	iny agreement or arrangement for payn	nent to me for representation of the d	ebtor(s) in this bankruptcy
ms	2/16/2016 Date	/s/		pargles
	<del>uano</del>		Signature of Attorney	' /
	***************************************		Semrad Law Firm	
			Name of law firm	



## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate



tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2900.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- Before signing this agreement, the attorney has received, \$ 500.00 toward the flat fee, leaving a balance due of \$ 2782.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 62-16-16
Signed:

Buana 20

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16 14:51:10 Desc Main UNITED STATES BANKBURGOURT Northern District of Illinois

In re:	Dunn, Brianna	Case No.						
_	Debtor(s)							
		Chapter. Chapter13						
	VERIFICATION OF CREDITOR MATRIX							
	The above named Debtors hereby verify that the	ne attached list of creditors is true and correct to the best	of their knowledge.					
Date:	2/18/2016	/s/ Dunn, Brianna						
		Dunn Brianna						

Signature of Debtor

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City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604

Docum@ntme Page 61 of 65 Part Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ☐ No. and administrative ☐ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 18. How many creditors 25,001-50,000 50-99 5,001-10,000 do you estimate that 50,001-100,000 you owe? 100-199 10,001-25,000 More than 100,000 200-999 **✓** \$0-\$50,000 19. How much do you \$1,000,001-\$10 million \$500,000,001-\$1 billion **550,001-\$100,000** \$10,000,001-\$50 million estimate your assets \$1,000,000,001-\$10 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 20. How much do you \$1,000,001-\$10 million 3500,000,001-\$1 billion \$50,001-\$100,000 \$10,000,001-\$50 million estimate your \$1,000,000,001-\$10 billion liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Pation Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Brianna Dunn Signature of Debtor 1 Signature of Debtor 2 Executed on \_\_ 2/16/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Doc 1

Brianna Case 16-05275

Debtor 1

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Debtor 1	Brianna First Name		Dunn			
Debtor 2	rastname	Middle Name	Last N	ıme		
(Spouse, if filin	9) First Name	Middle Name	Last Na	ıme		
United States E	Bankruptcy Court for the:	Northern	_ District of IIII	nois		
Case number			(S	late)		
(If known)						
Official I	Form 106De	<u>c</u>		,		Check if this is a amended filing
Declarat	tion About a	n Individual De	btor's S	chedules		12/1
lf two married p	eople are filing togethe	r, both are equally responsi	ble for supply	ng correct informat	ìon	
Paritik Sign	Below	Management of the second secon				ing property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,
Did you pa	ay or agree to pay some	one who is NOT an attorney	to help you fil	out bankruptcy for	ms?	
✓ No						
Yes. N	lame of person		Attach E Signatu	Bankruptcy Petition Pr re (Official Form 119).	reparer's Notice, Declara	ntion, and
Under pen that they a	alty of perjury, I declare re true and correct.	that I have read the summar	y and schedul	es filed with this de	claration and	
★ /s/ Briann: Signature of		nh D		Signature of Debto	r 2	
Date 2/16/2	2016			Date		
MM/C	DD/YYYY			MM/DD/YY	77	



Debtor 1	Brianna 6 First Name	ase 16-05275	Middle Name Do	OCUMENTame	Entered Page 63	Of 65
28. Wit	hin 2 years ditors, or o	before you filed for the there parties.				nyone about your business? Include all financial institutions,
	No Yes. Fill in	the details below.				
				Date issued		
	Name		***************************************	MM/DD/YYYY		
	Number	Street		<del></del>		
	City	State	Zip Code			
Part 12:	Sign Be	low	·			
		INDIVIDUAL CHEEF HEEFFIFF	i a faise statement.	conceanno nron	はんけいし ひじ ひわもつきれる	d I declare under penalty of perjury that the answers are true ing money or property by fraud in connection with a r both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debtor 1				Signature of Debtor 2
		Date 2/16/2016				Date
N E		dditional pages to Yo	ur Statement of Fin	ancial Affairs for	r Individuals Fi	iling for Bankruptcy (Official Form 107)?
Did yo	ou pay or a	gree to pay someone	who is not an attorr	ney to help you fil	ll out bankrupt	tcy forms?
N	О					
	es. Name of	person				Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).



# Case 16-05275 Doc 1 Filed 02/18/16 Entered 02/18/16 14:51:10 Desc Main **UNITED STRATES BARRIGEU® 4 cm 6 อ**ับสา

Northern District of Illinois

Consti				
Case No				
Chapter.	Chapter13			
N OF CREDITOR MATRIX				
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their known				
/s/ Dunn, Brianna	and D			
Dunn, Brianna	The state of the s			
	N OF CREDITOR MATRIX tached list of creditors is true and correct			



Dei	otor 1	Briann Case 16-05275 First Name	Doc 1 Middle Name	Filed 02/18/16	Entered 02/18/16 Page 65 of 65 number	14:51:10 Desc Mai	n		
16.	Calc	culate the median family income	that applies						
		Fill in the state in which you live.	• • • • •	Illinois					
		Fill in the number of people in you	ır household.	7	<del>*************************************</del>				
		Fill in the median family income for To find a list of applicable median also be available at the bankrupto	or your state ar income amou	nd size of household ints, go online using the li	nk specified in the separate instr	uctions for this form. This list may	\$63,820.00		
17.	The second secon								
	17a.		411 0. 00 110	Thir out Galculation of Di	sposable income (Official Form	122C-2).			
	17b.	17b. q Line 15b is more than I § 1325(b)(3). Go to Part 3 a your current monthly income f	na nn oar ca	ivuiation of Disposable	n, check box 2, <i>Disposable incon</i> Income (Official Form 122C-	ne is determined under 11 U.S.C. 2). On line 39 of that form, copy			
Part	3: C	alculate Your Commitmer	ıt Period U	nder 11 U.S.C. 613	25(h)(4)				
18.	Сору	your total average monthly inc	ome from line	÷ 11.					
19.	Dedu	ect the marital adjustment if it a nitment period under 11 U.S.C. § 13	polies. If you	are married vour coolea	is not filing with you, and you cor ir spouse's income, copy the am	ntend that calculating the ount from line 13.	\$1,566.01		
	19a,	If the marital adjustment does not a	ipply, fill in 0 or	i line 19a,	, -		-\$0.00		
		Subtract line 19a from line 18.					\$1,566.01		
20.	Calcu	late your current monthly incon	ne for the yea	r. Follow these steps:			41,000.01		
	20a.	Copy line 19b.					\$1,566.01		
		Multiply by 12 (the number of mont	ns in a year).				x 12		
	20b. 1	The result is your current monthly in	ncome for the	year for this part of the for	m.		\$18,792.12		
	20c. (	Copy the median family income for	your state and	size of household from lin	e 16c.		\$63,820.00		
21.	·	to the lines compare?					<del></del>		
	be Ti	ne 20b is less than line 20c. Unless priod is 3 years. Go to Part 4.	otherwise ord	ered by the court, on the t	op of page 1 of this form, check t	oox 3, The commitment			
	Lir co	ne 20b is more than or equal to line Immitment period is 5 years. Go to F	20c. Unless o Part 4.	therwise ordered by the c	ourt, on the top of page 1 of this	form, check box 4, The			
art 4	Sig	gn Below							
	By	/ signing here, I declare under pena	ally of periury f	hat the information on this	statement and in any attack				
		ä		The trib it is it	statement and in any attachmen	its is true and correct.			
	3	Signature of Debtor 1	in 10-		<b>K</b>				
					Signature of Debtor 2				
		Date <u>2/16/2016</u> MM/DD/YYYY			DateMM/DD/YYYY				
	lf y If y	ou checked 17a, do NOT fill out or ou checked 17b, fill out Form 1220	file Form 122 -2 and file it w	C-2. ith this form. On line 39 of	that form, copy your current mor	thly income from line 14 above.			
***************************************		ikani muu kati da magaan makada maa maan kamani mga magamada maa an ka ka ka kada ay da garaga ah			The second secon	e stranden er stranden meg gret dan en meg til samten består det sin en stranden beståre med tilster en som	that addition them of material promotions and additional parts and		